









# You have only one life to insure. How should you choose the right company to insure it?

Before you insure your life, there's something else you really ought to ensure. For your own peace of mind, you should make certain that the insurance company you deal with is a member of one of the recognised life insurance trade associations such as The Life Offices' Association or Associated Scottish Life Offices.

Their members account for about 90% of all ordinary life insurance business written in the United Kingdom.

When you deal with one of these companies you can rest assured that your interests are safeguarded in two important ways.

1. All members of the Associations subscribe to a Code of Selling Practice designed to protect the interests of the consumer.

The Code demands for instance that whenever a representative approaches you he makes it clear that the purpose of the meeting is to discuss life insurance. That all your dealings are treated in complete confidence. That when you take out a life policy the benefits and conditions are explained fully. And that you are not encouraged to commit yourself to premiums which you cannot afford.

2. All members of the Associations have agreed to limits on the rates of commission that may be paid to independent advisers; so you can be confident that where commission is to be paid it will not be an influencing factor in recommending a particular member company.

It's worth remembering that life insurance is probably the biggest purchase you'll ever make apart from your home.

So it's important that you get it right.

If you would like a copy of the Code of Selling Practice, or information about the booklets and educational material produced by the Associations, please write to:-

## THE LIFE OFFICES' ASSOCIATION AND ASSOCIATED SCOTTISH LIFE OFFICES

### MEMBER COMPANIES AND GROUPS:

American Life Insurance Company	National Farmers Union Mutual Insurance Society Ltd
Australian Mutual Provident Society	National Mutual Life Association of Australasia Ltd
Avon Insurance Company Ltd	National Mutual Life Assurance Society
Barclays Life Assurance Company Ltd	National Provident Institution
Black Horse Life Assurance Company Ltd	Norwich Union Life Insurance Society
Britannic Assurance Company Ltd	NRG London Reinsurance Company Ltd
British and European Reinsurance Company Ltd	Pearl Assurance Company Ltd
Canada Life Assurance Company	Phoenix Assurance Company Ltd
Cannon Assurance Ltd	Pioneer Mutual Insurance Company Ltd
Clerical, Medical and General Life Assurance Society	Property Growth Assurance Company Ltd
Colonial Mutual Life Assurance Society Ltd	Provident Life Association of London Ltd
Commercial Union Assurance Company Ltd	Provident Mutual Life Assurance Association
Confederation Life Insurance Company	Prudential Assurance Company Ltd
Co-operative Insurance Society Ltd	Refuge Assurance Company Ltd
Crusader Insurance Company Ltd	Royal Insurance Company Ltd
Eagle Star Insurance Company Ltd	Royal London Mutual Insurance Society Ltd
Ecclesiastical Insurance Office Ltd	Royal National Pension Fund for Nurses
Economic Insurance Company Ltd	Save & Prosper Insurance Ltd
Equitable Life Assurance Society	Scottish Amicable Life Assurance Society
Federation Mutual Insurance Ltd	Scottish Equitable Life Assurance Society
Friends' Provident Life Office	Scottish Life Assurance Company
FS Assurance Ltd	Scottish Mutual Assurance Society
Gresham Life Assurance Society Ltd	Scottish Provident Institution
Guardian Royal Exchange Assurance Ltd	Scottish Widows' Fund and Life Assurance Society
Hambro Life Assurance Ltd	Standard Life Assurance Company
Hill Samuel Life Assurance Ltd	Sun Alliance and London Assurance Company Ltd
Hodge Life Assurance Company Ltd	Sun Life Assurance Company of Canada
Ideal Insurance Company Ltd	Sun Life Assurance Society Ltd
Imperial Life Assurance Company of Canada	Swiss Life Insurance and Pension Company
Independent Order of Foresters (United Kingdom)	Swiss Reinsurance Company (UK) Ltd
Langham Life Assurance Company Ltd	Teachers' Assurance Company Ltd
Legal and General Assurance Society Ltd	TSB Trust Company Ltd
Life Association of Scotland Ltd	Tyndall Assurance Ltd
London and Manchester Assurance Company Ltd	United Friendly Insurance Company Ltd
London Life Association Ltd	UK Provident
M & G Trust (Assurance) Ltd	University Life Assurance Society
Manufacturers Life Insurance Company	Vanbrugh Life Assurance Ltd
Medical Sickness Group	Victory Insurance Company Ltd
Mercantile and General Reinsurance Company Ltd	Wesleyan and General Assurance Society
Munich Reinsurance Company	Western Australian Insurance Company Ltd
Mutual Life and Citizens' Assurance Company Ltd (of Australia)	Yorkshire-General Life Assurance Company Ltd
NALGO Insurance Association Ltd	Zurich Life Assurance Company Ltd



























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